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RESPONSE UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP 3628
Docket No.: 1095.1071

AF/2164
#195
1-8-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Shuji OYAMA, et al.

Serial No. 08/825,565

Group Art Unit: 2164

Confirmation No. 1113

Filed: March 31, 1997

Examiner: F. Poinvil

For: APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED
SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS
AMENDED)

AMENDMENT AFTER FINAL

Assistant Commissioner for Patents
Washington, D.C. 20231

Attention: **BOX AF**

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JAN 06 2003

GROUP 3600

Sir:

This is in response to the Final Office Action mailed October 2, 2002, having a period for response which is set to expire on January 2, 2003. Therefore, this Amendment is timely filed by January 2, 2003. However, if any further fees are required in connection with the filing of this Amendment, please charge our Deposit Account No. 19-3935.

The following amendments and remarks are respectfully submitted.

Reconsideration of the claims is respectfully requested

IN THE CLAIMS:

Please REPLACE claims 1, 8, 9, and 11 in accordance with the following:

1. (AS SIX TIMES AMENDED) A network transaction system in which a customer's terminal station is connected to a first bank system via an open network and the first bank system is connected to a second bank system via an inter-network, the customer having an existing bank account in the second bank system and attempting to newly open a bank